AMULY A TIMES







Vol - IX | July 2017

Message from Director's Desk:

Wishing YOU a happy Rainy Season.....

After getting delightful response for every Amulya Times, it is my pleasure and privilege to release Amulya Times Vol-9 with your esteemed support.

New Smart Amulya Mica & 90° bending PVC laminate folder is in your hand with some fresh design/shade for smart living people. First time in India, we introduced AMULYA PLUS+ in MATT finish which provides you a better option for protecting your dream creations from scruff, mar & scratch effectively. Hope you like & accept.

GST - biggest economic reform is implemented on 1st July/17 after so many hurdles faced. Since last year, the country has been preparing to change the way it pays the tax. At last on 1st July/17, the Lok Shabha was locked in a marathon seven hour debate which will hopefully end in the passage of GST bill. I also believe that GST will bring uniform taxation across the country and allow full tax credit from the procurement of inputs and capital goods which can later be set off against GST output liability. This reform gives equal footing to the big enterprises as well as SMEs like ours. *Of course, Changes are not easy. But let's hope for the best for Indian Economy.*

Amulya Mica had successfully exhibited its products as well as Amulya WPC/PVC products in Interzum Cologne-Germany -2017 on May/2017 which is world's biggest furniture exhibition & Arcitect-2017 at Thailand which is largest trade fair of South East Asia on 01-05-2017. While at exhibition, I came across the worlds latest trend of interior /exterior designing & concept. I felt latest trend in our fashion industry is Eco Friendly products-closing to nature. It seems today everyone is becoming more conscious about health & trying to use eco friendly products. I feel proud to inform you that our 'Synchronised range of Laminate' is the best example of it – you can feel & sense like nature when you touch the synchronized laminate.



Published By:

Purbanchal Laminates Pvt. Ltd. (A govt. of India Recognised Export House)

Maker of Amulya Mica

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Last but not the least, Monsoon -2017 is already knocked – *Aya Sawan Jhum Ke*. IMD report says – Relax, India will get higher rainfall this season, raising prospects of higher farms & economic growth. This would be a major boon for a country like us which is world's biggest or second biggest producer and consumer of Rice, wheat, sugar & cotton. It will further lead to raise the income of people dependent on farming for their livelihood and boost demand for an array of good& services which directly or indirectly helps our manufacturing industry to grow.- so better prospects of our industry!!

Jai Amulya Rakesh Agarwal



Ghar Sajaye Saath Nibhaye...

Toll Free No.: 1800-233-1468

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New Mile-stone:

1. YOGA DAY Celebration:

YOGA day is celebrated whole over the world on 21th June/2017. We are happy to inform you that Amulya Mica is also celebrated YOGA DAY at Factory Campus by collectively doing YOGA headed by Mr. Bharat Vir Singh-GM Production. For spreading the awareness & health benefit of doing YOGA, Amulya Mica had distributed 5000 Yoga Mats with Yoga manual to its Channel Partner & its associates. Which was appriciated by all.









2. AMULYA + in MATT finish - scratch resistance Laminate :

As you know, the company is always committed to give Value for Money for its customers and has always provided appropriate solutions to the diversified demands of the market. In an effort to cater to the growing demand for a laminate which is effectively resistant to **SCUFF MAR** and **SCRATCH** along with having aesthetical look & design especially for Kitchens, Lounges children rooms, restaurants, malls SPA, Bar gym reception and many other areas where the décor surface of the laminate is invariably exposed to regular and continuous friction, the company has recently developed a suitable solution for all these **The New range of AMULYA + Laminates in MATT finish provides you a better option for protecting your dream creations from Scuff mar and scratch effectively.**

The Amulya PLUS + Laminate is capable to protect the décor surface of the laminate from day to day wear & tear in a very effective way and retains its aesthetic look for a longer period. The gloss level is even higher than normal glossy surfaces. The maintenance of these laminates is also very simple & effortless.

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3. Amulya Mica Staff Welfare Fund:

Amulya Mica has introduced a popular scheme under the company banner "AMULYA MICA STAFF WELFARE FUND" for helping the employees in their medical emergency. In this scheme, all the staff of Amulya Mica are contributing their one day salary twice in a year to generate the fund - once in the month of June & other in the month of December each year. The generated fund will deposit in a bank account & will disburse to the urgent medical need of the staffs. The nature of the fund is purely on medical crisis only & the disbursement & amount of financial help will be decided by a committee consisting, MR. S.K.THARAD & MR. KAPIL PAREEK, Mr. A.K.GANGULY headed by Director Mr. RAKESH AGARWAL.

This is a very small initiative taken by us for the staff when they are in crisis & we sincerely hope to make such more initiative in near future.

4. Health Check-up:

Amulya Mica believes that Work Force is the asset of the company. So it always alert & aware of health & safety of work force & its staff & workers. For this, Amulya Mica has been awarded with OHSAS:18001, occupational Health & safety Assessment series certificate for health & safety Management.

Time to time, the company organizes Health Check up Camp. Under this category, **recently on 4th July/17**, it had organized a preventive health check camp at factory premises. The doctor has given health awareness and emphasis more on prevention of diseases. The doctor had checked staff & worker's health, blood pressure.

Health Check Today for Healthy Life Tomorrow!!













Amulya Mica's Distributors/Dealers from 02-June-17

















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7th International Conclave cum tour @ Singapore to 05-June-17



















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Glimpses' of Two days VIP program of Dr.Ujjwal Patni for Gandhidham From 11-Apr-2017











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Amulya Channel partner and AMULYA-SUMMIT-2017 at to 13-Apr-2017











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Olimpaga' of International Exhibition

Glimpses' of International Exhibition - Interzum-Cologne - Germany from 16-19th May/2017 Which is world biggest Furniture Fair &

Architect's-2017 - May/17 at Thailand which is South East Asia's largest Trade Fair



























Wealth Creation Through - Systematic Investment Plan (SIP)

How often we wonder, if all our Financial Goals gets achieved at will. Where there's a Will; there is way!!

- You Earn Regularly...
- You Spend Regularly...
- Do You Invest Regularly?

We all have various dreams that we want to realize – owning a Car, a House or going on a Vacation. Besides these, we also need to plan for Children's Education, their Marriage and our Retirement.

Achieving these dreams may seem like climbing Mt Everest, but its possible if you prepare for it – Step by Step

SIP or systematic investment planning is method through which you can invest in mutual funds through



small and periodic installments. Systematic Investment Plan (SIP) is a financial planning tool that helps you to create wealth, by investing small sums of money every month, over a period of time. A Systematic Investment Plan (SIP) is a vehicle offered by mutual funds to help investors invest regularly in a disciplined manner.

Though an SIP can be initiated on any day of the month, we suggest you to consider 12th and 25th of every month for setting aside money for investing. This will ensure that you save some money on 12th after paying all your essential bills and the rest on 25th after meeting most of your monthly expenses!

SIP- a Smart choice?

Let's say you invested Rs. 1000 every month and let's assume the scheme you invested in is available at a unit value of Rs. 20 per unit. Then in month 1, you will be able to obtain 50 units. In month 2, if the unit value goes down to Rs. 10 then you will be able to obtain 100 units.

Hence for Rs. 2000 invested over 2 months, the total value of your investment at the end of 2 months is Rs. 1500. However, if you had invested a straight sum of Rs. 2000 in month 1 when the unit value was Rs. 20 per unit – your net value at the end of month 2 will only be Rs. 1000.

Hence a SIP helps you average out your cost and thereby reduce risk resulting in generating better returns

· Helps in compounding your wealth

Getting rich is simpler than you think, here's a simple formula that can help:

Start Early + Invest Regularly = Create Wealth

Invest Regularly

Systematic investing has a compounding effect on your investments. In the long term, an investment as low as Rs 1000/- per month can swell up into a huge corpus.

Start Early

Similarly, starting your investments early also has its own advantages. Starting early means that the power of compounding starts acting on your money earlier, thereby potentially generating better returns.

By: **Madhu Menon – Financial Advisor** Oxyzen Financial Advisory & Service Pvt. Ltd. Ahmedabad (M) +919898385950: Mail: hello@oxyzenfin.com









RANSOMWARE NAMED "WANNACRY" GLOBAL BIGGEST CYBER-ATTACK IN INTERNET HISTORY.

By Uttam Chowdhury



On 12-May-2017 Biggest Global Cyber Attack in Internet history. Thousands of computers around the world were infected,150 countries including INDIA affected by hacker cyber assault. A Ransomware named "WannaCry" stormed through the web, with the damage epicenter being in Europe. Hackers claim to have taken control of vast amounts of patient data, and are holding it to ransom.

What is Ransomware? We must know about ransomware Named "WANNACRY" Internet Virus

RANSOMWARE is malware (Internet Virus) that been used by computer hackers for many years to capture information, extort money or force people or organizations to behave in certain ways, that locks your keyboard or freeze the computer to prevent you from accessing your data until you pay a ransom - usually demanded in Bitcoin. A popular and more insidious variation of this is ransom cryptware. Most RANSOMWARE NAMED "WANNACRY-Internet Virus" is spread hidden within Word documents, PDFs ,JPG Files and other files normally sent via email, or attachments in malicious messages known as phishing emails (Fraud Mail) or through a secondary infection on computers already affected by viruses that offer a back door for further attacks. This **ENCRYPTS** your files using a private key that only the attacker possesses, instead of simply locking your keyboard or computer.

When a computer is infected, the **RANSOMWARE** typically contacts a central server for the information it needs to activate, and then begins encrypting files on the infected computer with that information. Once all the files are encrypted, it posts a message asking for payment to decrypt the files - and threatens to destroy your computer valuable information if it doesn't get paid, often with a timer attached to ramp up the pressure. All Infected Computer, Server, Desktop & Laptop a red color user interface screen RANSOMWARE will appears in display screen and frequently a message will show you pay the ransom—usually demanded in Bitcoin payment for DECRYPT the files. In this way Cyber Hackers earning millions money in the world.

Bitcoin is crypto-currency(Digital currency, forming in digital code) is very secret money reach to cyber hackers easily,because this crypto-currency cannot be tracked by cyber security researchers or law enforcements agencies i.e. Money payer and money receiver details. Even FBI Cyber cell (Federal Bureau of Investigation -USA).

What is Data Encryption and Decryption?

Data Encryption is the process of translating plain text data into something that appears to be random and meaningless. **ENCRYPTS** data converting data from simple computer machine language Likes (Binary, Hex code) not understandable until 10 DECRYPT the Data.









Decryption is the process of converting (Ciphertext) back to plaintext that is original forming data which is readable & understandable afteropen by Decryption Key send to the user **by computer Hacker** .If you made payment through **BITCOINS** (Digital Code Money). Hacker only accepting Ransom money BITCOIN for sending Decryption Key recover your valuable data & Software source code from your computer.

History Of BITCOIN?

In the world we have seen country wise varies Currency Like India INR, American currency Dollar, British pound and Japan yen all those Paper Money (currency) we can see, touch and can keep in our pocket. When we go to any country their required of that country's Currency. But Bitcoin is not like that currency no one can see ,Bitcoin becomes very valuable & popular currency in the Glob. Bitcoinis Global digital revolution in the form of Digital Currency. Imagine If "INTERNET" is a country most probable than BITCOIN would be Internets national currency. Yes so many peoples in our country do not listen about BITCOINS. If listen, properly no Idea about what is Bitcoin and how to use. Let us discuss to know more about bitcoin. In the web site www.unocoin.com here after register we can buy and sale valuable international currency Bitcoin, as on date 9-June-2017, Value of one Bitcoin =2808.16 USD equivalent to (INR) Rs. 1,81,478.66 it is crypto-currency of Digital code only.

It is sorry to share you Bitcoin is just another form of money, and money is undoubtedly used both for lawful and unlawful purposes. Drugs mafia, world terrorist and **computer Hacker** doing illegal activities with Bitcoin Fund Transection in the globe. **Bitcoin is the first decentralized crypto-currency there is no third party involvement or control of Bank, Government or Agencies in the world.**

Bitcoin Money transection can be done any person any corner in the world. Bitcoin money transection is between two persons that is A Peer-To-Peer, fund transection one computer to another computer. It is safe &secures very super-fast money transection methods.

Who invented bitcoin?

Bitcoin was introduced on 3-January-2009 by a mysterious programmer (Software Engg.). Known only as Satoshi Nakamoto, as on date he is still unknown person. He had developed open source code software and putted in internet. His vision was without any help of third party or Bank or financial agency can be do digitally money transection one person to another person with safe & secures, super-fast money transection. His idea was not converting to currency. In his open source code he had fixed 21 Million Money for Protect against money inflation. He had created Block system in Bitcoin . Each block not more than 50 Bitcoin. Initial stage 1 Bitcoin value was INR Rs. 6.00 only. Expert says that in year 2018, one bitcoin value will be 10,000 USD that is INR more than Rs. 6 Lacs. Satoshi Nakamoto during development his software system he has designed a high tech technology that is each and every Bitcoin money transection linkup with "Blockchain".

What is Blockchain?

The blockchain records every single transaction- of present and past - and the ownership of every single **BITCOIN** in circulation. The people who are constantly verifying the blockchain, ensuring that all the information is correct and updating it each time a transaction. It is Electronic public ledger; more than \$1.5 billion worth of **bitcoins** are currently in circulation around the world, with millions of transactions occurring daily. The blockchain contains a certain and verifiable record of every single transaction ever made. Bitcoin, the decentralized peer to peer digital currency, is the most popular example that uses blockchain technology.

FINAL CONCLUSION OF RANSOMWARE

The best way to safeguard your computer against **RANSOMWARE** is to do regular backups. Do not use any **pirated software** in your computer and Update Your Antivirus Software Frequently. **Never use Free and Trial Antivirus Software.** The malware can only encrypt and delete files that are on your computer. If you regularly backup your files — either to an external hard drive or using an online service — then you can simply wipe your ransomware-infected computer, reinstall its software, and then restore your files from the backup copy. Unfortunately, many people don't keep adequate backups, so they're vulnerable to this kind of extortion. The latest ransomware is having serious human consequences. Hospitals in the India, UK and USA are struggling to treat their patients with many of their computers inoperative.







Learning - No-Age....

She said, "Hi handsome. My name is Rose. I'm eighty-seven years old. Can I give you a hug?"

I laughed and enthusiastically responded, "Of course you may!" and she gave me a giant squeeze.

"Why are you in college at such a young, innocent age?" I asked. She jokingly replied, "I'm here to meet a rich husband, get married, and have a couple of kids..."

"No seriously," I asked. I was curious what may have motivated her to be taking on this challenge at her age.

"I always dreamed of having a college education and now I'm getting one!" she told me.

Soon we became friends. Every day for the next three months, we would leave class together and talk non-stop. I was always mesmerized listening to this "time machine" as she shared her wisdom and experience with me.

Over the course of the year, Rose became a campus icon and she easily made friends wherever she went. She loved to dress up and she reveled in the attention bestowed upon her from the other students. She was living it up.

At the end of the semester we invited Rose to speak at our football banquet. I'll never forget what she taught us. She was introduced and stepped up to the podium. She began her speech, "We do not stop playing because we are old; we grow old because we stop playing

There are only four secrets to staying young, being happy and achieving success.

You have to laugh and find humor every day.

You've got to have a dream. When you lose your dreams, you die.

We have so many people walking around who are dead and don't even know it!

There is a huge difference between growing older and growing up. If you are nineteen years old and lie in bed for one full year and don't do one productive thing, you will turn twenty years old.

If I am eighty-seven years old and stay in bed for a year and never do anything, I will turn eighty-eight.

Anybody can grow older. That doesn't take any talent or ability. The idea is to grow up by always finding opportunity in change.

Have no regrets. The elderly usually don't have regrets for what they did, but rather for things they did not do. The only people who fear death are those with regrets."

She concluded her speech by courageously singing "The Rose." She challenged each of us to study the lyrics and live them out in our daily lives.

At the year's end Rose finished the college degree she had begun all those years ago.

One week after graduation Rose died peacefully in her sleep. Over two thousand college students attended her funeral in tribute to the wonderful woman who taught by example that it's never too late to be all you can possibly be.

When you finish reading this, please send this peaceful word of advice to your friends and family, they'll really enjoy it!

REMEMBER, GROWING OLDER IS MANDATORY. GROWING UP IS OPTIONAL.

We make a Living by what we get, We make a Life by what we give.